

# KOZENY & McCUBBIN, L.C. LLC

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August 19, 2019

VIA ELECTRONIC FILING

Honorable Carla E. Craig  
United States Bankruptcy Court  
271-C Cadman Plaza East  
Suite 1595  
Brooklyn, NY 11201-1800

**Re:** Toni G. Simons, aka Toni Gretchen Simons  
**Creditor:** Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1  
**Chapter:** 13  
**Case:** 18-43991-cec

Dear Judge Craig,

Our office represents Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1, a secured creditor of the above referenced Debtor.

Loan Mod was denied on April 22, 2019. As of August 19, 2019, Specialized Loan Servicing, LLC has not received an appeal to the denial. Debtor's Attorney has expressed Debtor's interest in Loss Mitigation.

Thank you for your consideration. Please contact the undersigned at nybk@km-law.com should this court have any questions.

Very truly yours,  
Kozeny & McCubbin, L.C. LLC

/s/ Wesley T. Kozeny  
Wesley T. Kozeny, Esq.

CC:  
Norma E. Ortiz (via ECF)  
Michael J. Macco (via ECF)